

**UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN**

UNITED STATES OF AMERICA	§	Claim No:
		2010A22915/2010A22924/2011A01827
	§	
vs.	§	
	§	
Ronald T. Regalado		

<b>COMPLAINT</b>
------------------

TO THE HONORABLE UNITED STATES DISTRICT COURT JUDGE:

The United States of America, plaintiff, alleges that:

**Jurisdiction**

1. This Court has jurisdiction over the subject matter of this action pursuant to Article III, Section 2, U.S. Constitution and 28 U.S.C. § 1345.

**Venue**

2. The defendant is a resident of Saginaw County, Michigan within the jurisdiction of this Court and may be served with service of process at 945 N. Center Road, Saginaw, Michigan 48638.

**The Debt**

First Cause of Action - Claim Number: 2010A22915

3. The debt owed the USA is as follows:

A. Current Principal ( <i>after application of all prior payments, credits, and offsets</i> )	\$2,064.09
B. Current Capitalized Interest Balance and Accrued Interest	\$1,153.54
C. Administrative Fee, Costs, Penalties	\$0.00

D. Credits previously applied ( <i>Debtor payments, credits, and offsets</i> )	\$0.00
E. Attorneys fees	\$0.00
<b>Total Owed – Claim Number 2010A22915</b>	<b>\$3,217.63</b>

Second Cause of Action - Claim Number: 2010A22924

4. The debt owed the USA is as follows:

A. Current Principal ( <i>after application of all prior payments, credits, and offsets</i> )	\$2,064.09
B. Current Capitalized Interest Balance and Accrued Interest	\$1,542.49
C. Administrative Fee, Costs, Penalties	\$0.00
D. Credits previously applied ( <i>Debtor payments, credits, and offsets</i> )	\$0.00
E. Attorneys fees	\$0.00
<b>Total Owed – Claim Number 2010A22924</b>	<b>\$3,606.58</b>

Third Cause of Action - Claim Number: 2011A01827

5. The debt owed the USA is as follows:

A. Current Principal ( <i>after application of all prior payments, credits, and offsets</i> )	\$4,128.27
B. Current Capitalized Interest Balance and Accrued Interest	\$2,307.20
C. Administrative Fee, Costs, Penalties	\$0.00
D. Credits previously applied ( <i>Debtor payments, credits, and offsets</i> )	\$0.00
E. Attorneys fees	\$0.00
<b>Total Owed – Claim Number 2011A01827</b>	<b>\$6,435.47</b>

<b>TOTAL OWED (Claim Numbers 2010A22915/2010A22924/2011A01827)</b>	<b>\$13,259.68</b>
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The Certificates of Indebtedness, attached as Exhibits "A", "B", and "C", show the total owed excluding attorney's fees and CIF charges. The principal balance and the interest balance shown on the respective Certificates of Indebtedness, are correct as of the date of the Certificates of Indebtedness after application of all prior payments, credits, and offsets. Prejudgment interest accrues at the rate of 3.280% per annum or \$0.18 per day on Claim Number 2010A22915, 3.280% per annum or \$0.18 per day on Claim Number 2010A22924, and 3.270% per annum or \$0.36 per day on Claim Number 2011A01827.

**Failure to Pay**

6. Demand has been made upon the defendant for payment of the indebtedness, and the defendant has neglected and refused to pay the same.

WHEREFORE, USA prays for judgment:

A. For the sums set forth in paragraphs 3, 4, and 5 above, plus prejudgment interest through the date of judgment, all administrative costs allowed by law, and post-judgment interest pursuant to 28 U.S.C. § 1961 that interest on the judgment be at the legal rate until paid in full;

B. For attorneys' fees to the extent allowed by law; and,

C. For such other relief which the Court deems proper.

Respectfully submitted,

By: s/Charles J. Holzman (P35625)  
Holzman Corkery, PLLC  
Attorneys for Plaintiff  
Tamara Pearson (P56265)  
28366 Franklin Road  
Southfield, Michigan 48034  
(248) 352-4340  
[usa@holzmanlaw.com](mailto:usa@holzmanlaw.com)

U. S. DEPARTMENT OF EDUCATION  
SAN FRANCISCO, CALIFORNIA

CERTIFICATE OF INDEBTEDNESS #1 OF 1

Ronald T. Regalado  
945 North Center Rd.  
Saginaw, MI 48638-5866  
Account No. XXX

I certify that U.S. Department of Education records show that the borrower named above is indebted to the United States in the amount stated below plus additional interest from 09/16/10.

On or about 06/08/95, 11/06/95 and 08/15/96, the borrower executed promissory note(s) to secure loan(s) of \$3,500.00, \$1,750.00 and \$3,500.00 from Second National Bank and Citizen's Bank (Columbus, OH). This loan was disbursed for \$1,750.00 on 08/01/95, \$1,750.00 on 12/11/95 through 03/04/96 and \$3,500.00 on 10/10/96 through 12/11/96, at a variable rate of interest to be established annually by the Department of Education. The loan obligation was guaranteed by Great Lakes Higher Education Corporation, and then reinsured by the Department of Education under loan guaranty programs authorized under Title IV-B of the Higher Education Act of 1965, as amended, 20 U.S.C. 1071 et seq. (34 C.F.R. Part 682). The holder demanded payment according to the terms of the note, and credited \$140.00 to the outstanding principal owed on the loan. The borrower defaulted on the obligation on 09/10/00, and the holder filed a claim on the loan guarantee.

Due to this default, the guaranty agency paid a claim in the amount of \$8,116.47 to the holder. The guarantor was then reimbursed for that claim payment by the Department under its reinsurance agreement. Pursuant to 34 C.F.R. § 682.410(b)(4), once the guarantor pays on a default claim, the entire amount paid becomes due to the guarantor as principal. The guarantor attempted to collect this debt from the borrower. The guarantor was unable to collect the full amount due, and on 09/20/06, assigned its right and title to the loan to the Department.


Since assignment of the loan, the Department has credited a total of \$0.00 in payments from all sources, including Treasury Department offsets, if any, to the balance. After application of these payments, the borrower now owes the United States the following:

Principal:	\$ 8,256.45
Interest:	\$ 4,117.06
Total debt as of 09/16/10:	\$12,373.51

Interest accrues on the principal shown here at the current rate of 3.27 percent and a daily rate of \$0.74 through June 30, 2011, and thereafter at such rate as the Department establishes pursuant to section 427A of the Higher Education Act of 1965, as amended, 20 U.S.C. 1077a.

Pursuant to 28 U.S.C. § 1746(2), I certify under penalty of perjury that the foregoing is true and correct.

Executed on: 9/24/10

  
Loan Analyst  
Litigation Support

# Application and Promissory Note for Federal Stafford Loans (subsidized and/or unsubsidized)

GREAT LAKES HIGHER EDUCATION CORP. 94

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties which may include fines or imprisonment under the United States Criminal Code and 20 U.S.C. 1097.

## Borrower Section

Please print neatly or type. Read the instructions carefully.

1. Last Name <b>Regalado</b>	First Name <b>Rene</b>	MI <b>T</b>	2. Social Security Number
3. Permanent Street Address (If P.O. Box, see instructions.) <b>554 S. 21st</b>		4. Telephone Number <b>(517) 754-2081</b>	5. Loan Period (Month/Year) From: <b>8/95</b> To: <b>4/96</b>
City <b>Saginaw</b>	State <b>MI</b>	Zip Code <b>48607</b>	6. Driver's License Number (List state abbreviation first)
7. Lender Name <b>Second National Bank</b>	City <b>P.O. Box 4640</b>	State <b>E. Lansing MI</b>	Zip Code <b>48826-4640</b>
8. Lender Code, if known		9. Date of Birth (Month/Day/Year)	
10. References: You must provide two separate references with different U.S. addresses. The first reference must be a parent or legal guardian (if living). Both references must be completed fully.			
Name <b>1. William Regalado</b>			
Permanent Address <b>328 West State</b>			
City, State, Zip Code <b>Saginaw MI 48607</b>			
Area Code/Telephone <b>(517) 754-2081</b>			
Relationship to Borrower <b>FATHER</b>			

## Loan Assistance Requested

11. I request the following loan type(s), to the extent I am eligible (see instructions):	<input checked="" type="checkbox"/> a. Subsidized Federal Stafford	<input type="checkbox"/> b. Unsubsidized Federal Stafford
12. I request a total amount under these loan types not to exceed (see instructions for loan maximums): My school will certify my eligibility for each loan type for which I am applying. The amount and other details of my loan(s) will be described to me in a disclosure statement.	\$ <b>3,500.00</b>	
13. If I check yes, I am requesting postponement (deferment) of repayment for my Stafford and prior SLS loan(s) during the in-school and grace periods. If I check no, I do not want to defer repayment.	<input checked="" type="checkbox"/> a. Yes, I want a deferment	<input type="checkbox"/> b. No, I do not want a deferment
14. If I check yes, I am requesting that the lender add the interest on my unsubsidized Stafford and prior SLS loan(s) which accrues during the in-school and deferment periods, to my loan principal (capitalization). If I check no, I prefer to pay the interest.	<input type="checkbox"/> a. Yes, I want my interest capitalized	<input type="checkbox"/> b. No, I prefer to pay the interest
15. If my school participates in electronic funds transfer (EFT), I authorize the school to transfer the loan proceeds received by EFT to my student account.	<input checked="" type="checkbox"/> a. Yes, transfer funds	<input type="checkbox"/> b. No, do not transfer funds

## Promissory Note

**Promise to Pay:** I promise to pay to the lender, or a subsequent holder of this Promissory Note, all sums disbursed (hereafter "loan" or "loans") under the terms of this Note, plus interest and other fees which may become due as provided in this Note. If I fail to make payments on this Note when due, I will also pay reasonable collection costs, including attorney's fees, court costs, and collection fees. I understand I may cancel or reduce the size of any loan by refusing to accept any disbursement that is issued. I understand that this is a Promissory Note. I will not sign this Note before reading it, including the writing on the reverse side, even if otherwise advised. I am entitled to an exact copy of this Promissory Note and the Borrower's Rights and Responsibilities. My signature certifies I have read, understand, and agree to the terms and conditions of this Application and Promissory Note, including the Borrower Certification and Authorization printed on the reverse side and the accompanying Borrower's Rights and Responsibilities statement.

**THIS IS A LOAN(S) THAT MUST BE repaid.**

16. Borrower's Signature **Rene Regalado** Today's Date (Month/Day/Year) **06/08/95**

## School Section

To be completed by an authorized school official.

17. School Name <b>SAGINAW VALLEY STATE UNIV</b>	23. School Code/Branch <b>002314-00</b>	28. Telephone Number <b>(517) 790-4393</b>
18. Street Address <b>7400 BAY ROAD</b>	24. Cost of Attendance <b>\$ 7500.00</b>	29. Recommended Disbursement Date(s) (Month/Day/Year) 1st <b>8-1-95</b> 2nd <b>12-11-95</b>
City <b>UNIVERSITY CTR, MI</b>	State <b>MI</b>	Zip Code <b>48710</b>
19. Loan Period (Month/Day/Year) From: <b>8-28-95</b> To: <b>4-27-96</b>	25. Federal Expected Family Contribution <b>\$ 0.00</b>	30. School Certification (See box on the reverse side) <b>Peggy O'Neill SKC</b>
20. Grade Level <b>2</b>	26. Estimated Financial Aid <b>\$ 1755.00</b>	Signature of Authorized School Official <b>Peggy O'Neill SKC</b>
21. Enrollment Status (Check one.) <input type="checkbox"/> Full Time <input checked="" type="checkbox"/> At Least Half Time	27. Certified Loan Amounts a. Subsidized \$ <b>3500.00</b> b. Unsubsidized \$ <b>0.00</b>	Print or Type Name and Title <b>6-14-95</b>
22. Anticipated Completion (Graduation) Date (Month/Day/Year) <b>4-30-98</b>	Date <b>6-14-95</b>	

## Lender Section

To be completed by an authorized lending official.

31. Lender Name <b>JUN 19 1995</b>	32. Lender Code/Branch	33. Telephone Number <b>( )</b>	34. Lender Use Only
Street Address	35. Amount(s) Approved a. Subsidized \$ <b>0.00</b> b. Unsubsidized \$ <b>0.00</b>	36. Signature of Authorized Lending Official <b>Poor Source Original Document Retained</b>	
City <b>JUN 19 1995</b>	State <b>MI</b>	Zip Code <b>48607</b>	Print or Type Name

LENDER COPY

I CERTIFY UNDER PENALTY OF  
PERJURY THAT THIS IS A TRUE  
AND EXACT COPY OF THE  
ORIGINAL PROMISSORY NOTE  
9-15-09  
NAME DATE  
S. Mc Kitchin



# Application and Promissory Note for Federal Stafford Loans (subsidized and unsubsidized)

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties which may include fines or imprisonment under the United States Criminal Code and 20 U.S.C. 1097.

Guarantor or Program Identification



GREAT LAKES HIGHER EDUCATION CORPORATION

## Borrower Section

Please print neatly or type. Read the instructions carefully.

1. Last Name <u>Regale</u>	First Name <u>Ronald</u>	MI <u>T</u>	2. Social Security Number <u>54</u>
3. Permanent Street Address (If P.O. Box, see instructions.) <u>5545 21st</u>		4. Telephone Number <u>(517) 754-4624</u>	5. Loan Period (Month/Year) From: <u>1/96</u> To: <u>4/96</u>
City <u>Saginaw</u>	State <u>MI</u>	Zip Code <u>48601</u>	6. Driver's License Number (If let state abbreviation first.) <u>MI</u>
7. Lender Name <u>Second national</u>	City <u>Saginaw</u>	State <u>MI</u>	Zip Code <u>48601</u>
8. Lender Code, if known <u>10023439</u>			9. Date of Birth (Month/Day/Year) <u>9/21/11</u>

10. References: You must provide two separate references with different addresses. The first reference should be a parent or legal guardian (if living). Both references must be completed fully.

Name <u>Rachal Regale</u>	Relationship to Borrower <u>mother</u>
Permanent Address <u>328 west</u>	
City, State, Zip Code <u>Saginaw MI 48601</u>	
Area Code/Telephone <u>919</u>	

**Signature:** David H. Harmon  
**Title:** COLLECTION SUPPORT SR. SUPERVISOR  
**Date:** AUG 17 2006

11. I request the following loan type(s), to the extent I am eligible (see instructions):

12. I request a total amount under these loan types not to exceed (see instructions for loan maximums). My school will certify my eligibility for each loan type for which I am applying. The amount and other details of my loan(s) will be described to me in a disclosure statement.

13. If I check yes, I am requesting postponement (deferment) of repayment for my Stafford and prior SLS loan(s) during the in-school and grace periods. If I check no, I do not want to defer repayment.

14. If I check yes, I am requesting that the lender add the interest on my unsubsidized Stafford and prior SLS loan(s) which accrues during the in-school and deferment periods, to my loan principal (capitalization). If I check no, I prefer to pay the interest.

15. If my school participates in electronic funds transfer (EFT), I authorize the school to transfer the loan proceeds received by EFT to my student account.

<input checked="" type="checkbox"/> a. Subsidized Federal Stafford	<input type="checkbox"/> b. Unsubsidized Federal Stafford
<input checked="" type="checkbox"/> a. Yes, I want a deferment	<input type="checkbox"/> b. No, I do not want a deferment
<input type="checkbox"/> a. Yes, I want my interest capitalized	<input type="checkbox"/> b. No, I prefer to pay the interest
<input checked="" type="checkbox"/> a. Yes, transfer funds	<input type="checkbox"/> b. No, do not transfer funds

**Amount:** \$ 1750 .00

**Promissory Note**  
Promise to Pay: I promise to pay to the lender, or a subsequent holder of this Promissory Note, all sums disbursed (hereafter "loan" or "loans") under the terms of this Note, plus interest and other fees which may become due as provided in this Note. If I fail to make payments on this Note when due, I will also pay reasonable collection costs, including attorney's fees, court costs, and collection fees. I understand I may cancel or reduce the size of any loan by refusing to accept any disbursement that is issued. I understand that this is a Promissory Note. I will not sign this Note before reading it, including the writing on the reverse side, even if otherwise advised. I am entitled to an exact copy of this Promissory Note and the Borrower's Rights and Responsibilities. My signature certifies I have read, understand, and agree to the terms and conditions of this Application and Promissory Note, including the Borrower Certification and Authorization printed on the reverse side and the accompanying Borrower's Rights and Responsibilities statement.

**THIS IS A LOAN(S) THAT MUST BE repaid.**

16. Borrower's Signature Ronald Regale

**School Section**

17. School Name <u>Saginaw Valley State University</u>	23. School Code/Branch <u>002314</u>	28. Telephone Number <u>(517) 790-4103</u>
18. Street Address <u>2250 Pierce Road</u>	24. Cost of Attendance <u>3750</u> .00	29. Recommended Disbursement Date(s) (Month/Day/Year) 1st <u>12.11.95</u> 2nd <u>3.4.96</u>
City <u>University Center, MI</u>	25. Federal Expected Family Contribution <u>0</u> .00	3rd <u>4th</u>
State <u>MI</u>	26. Estimated Financial Aid <u>877</u> .00	30. School Certification (See box on the reverse side) <u>Reggie O'Neill SAC</u>
Zip Code <u>48710</u>	27. Certified Loan Amounts a. Subsidized \$ <u>1750</u> .00 b. Unsubsidized \$ <u>0</u> .00	Signature of Authorized School Official <u>Reggie O'Neill SAC</u>
19. Loan Period (Month/Day/Year) From: <u>1-8-95</u> To: <u>4-27-96</u>		Print or Type Name and Title <u>11-20-95</u>
20. Grade Level <u>2</u>		Date <u>11-20-95</u>
21. Enrollment Status (Check one.) <input type="checkbox"/> Full Time <input checked="" type="checkbox"/> At Least Half Time		Check box if electronically transmitted to guarantor: <input type="checkbox"/>
22. Anticipated Completion (Graduation) Date (Month/Day/Year) <u>4-30-99</u>		To be completed by an authorized lending official.

**Lender Section**

31. Lender Name <u>David H. Harmon</u>	32. Lender Code/Branch <u>David H. Harmon</u>	33. Telephone Number <u>David H. Harmon</u>
Street Address <u>David H. Harmon</u>	35. Amount(s) Approved a. Subsidized \$ <u>1750</u> .00 b. Unsubsidized \$ <u>0</u> .00	36. Signature of Authorized Lending Official <u>David H. Harmon</u>
City <u>David H. Harmon</u>		Print or Type Name <u>David H. Harmon</u>
State <u>David H. Harmon</u>		
Zip Code <u>David H. Harmon</u>		

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David H. Harmon, Vice President, Regional Operations

LENDER COPY A

I CERTIFY UNDER PENALTY OF  
PERJURY THAT THIS IS A TRUE  
AND EXACT COPY OF THE  
ORIGINAL PROMISSORY NOTE  
J. Mc Pichu 9-15-09  
NAME DATE



# Application and Promissory Note for Federal Stafford Loans (subsidized and unsubsidized)

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties which may include fines or imprisonment under the United States Criminal Code and 20 U.S.C. 1097.

Guarantor or Program Identification

~~MICHIGAN GUARANTY AGENCY~~

Great Lakes Higher Education Corp.

94

## Borrower Section

Please print neatly or type. Read the instructions carefully.

1. Last Name <u>Remond</u>	First Name <u>Ronald</u>	MI <u>MI</u>	2. Social Security Number <u>---</u>
3. Permanent Street Address (If P.O. Box, see instructions.) <u>554 S. 21ST</u>		4. Telephone Number <u>(517) 754-4624</u>	5. Loan Period (Month/Year) From: <u>8/96</u> To: <u>4/97</u>
City <u>Saginaw</u>	State <u>MI</u>	Zip Code <u>48601</u>	6. Driver's License Number (List state abbreviation first) <u>---</u>
7. Lender Name <u>CITIZENS BANK COLUMBUS OH</u>	City <u>OH</u>	State <u>OH</u>	Zip Code <u>43218</u>
8. Lender Code, if known <u>805865</u>		9. Loan Period (Month/Day/Year) <u>---</u>	
10. References: You must provide two separate references with different U.S. addresses. Both references must be completed fully.			
Name <u>1. Rachel Remond</u>			
Permanent Address <u>328 West 1st St</u>			
City, State, Zip Code <u>Saginaw MI 48601</u>			
Area Code/Telephone <u>---</u>			
Relationship to Borrower <u>mother</u>			

SIGNATURE: [Signature]

TITLE: COLLECTION SUPPORT SR SUPERVISOR

DATE: 8/15/2006

## Loan Assistance Requested

11. I request the following loan type(s), to the extent I am eligible (see instructions):
- ☒ a. Subsidized Federal Stafford ☐ b. Unsubsidized Federal Stafford
12. I request a total amount under these loan types not to exceed (see instructions for loan maximums). My school will certify my eligibility for each loan type for which I am applying. The amount and other details of my loan(s) will be described to me in a disclosure statement.
13. If I check yes, I am requesting postponement (deferment) of repayment for my Stafford and prior SLS loan(s) during the in-school and grace periods. If I check no, I do not want to defer repayment.
- ☒ a. Yes, I want a deferment ☐ b. No, I do not want a deferment
14. If I check yes, I am requesting that the lender add the interest on my unsubsidized Stafford and prior SLS loan(s) which accrues during the in-school and deferment periods, to my loan principal (capitalization). If I check no, I prefer to pay the interest.
- ☐ a. Yes, I want my interest capitalized ☐ b. No, I prefer to pay the interest
15. If my school participates in electronic funds transfer (EFT), I authorize the school to transfer the loan proceeds received by EFT to my student account.
- ☒ a. Yes, transfer funds ☐ b. No, do not transfer funds

\$ 3500 .00

## Promissory Note

**Promise to Pay:** I promise to pay to the lender, or a subsequent holder of this Promissory Note, all sums disbursed (hereafter, "loan" or "loans") under the terms of this Note, plus interest and other fees, which may become due as provided in this Note. If I fail to make payments on this Note when due, I will also pay reasonable collection costs, including attorney's fees, court costs, and collection fees. I understand I may cancel or reduce the size of any loan by refusing to accept any disbursement that is issued. I understand that this is a Promissory Note. I will not sign this Note before reading it, including the writing on the reverse side, even if otherwise advised. I am entitled to an exact copy of this Promissory Note and the Borrower's Rights and Responsibilities. My signature certifies I have read, understand, and agree to the terms and conditions of this Application and Promissory Note, including the Borrower Certification and Authorization printed on the reverse side and the accompanying Borrower's Rights and Responsibilities statement.

Continued on the reverse side.

## THIS IS A LOAN(S) THAT MUST BE repaid.

16. Borrower's Signature [Signature] Today's Date (Month/Day/Year) 08/15/96

## School Section

To be completed by an authorized school official.

17. School Name <u>SAGINAW VALLEY STATE UNIV</u>	23. School Code/Branch <u>002314-00</u>	20. Telephone Number <u>(517) 790-4394</u>
18. Street Address <u>7400 BAY ROAD</u>	24. Cost of Attendance <u>7700</u> .00	21. Recommended Disbursement Date(s) (Month/Day/Year) 1st <u>8-1-96</u> 2nd <u>12-1-96</u>
City <u>UNIVERSITY CTR, MI</u>	25. Federal Expected Family Contribution <u>---</u> .00	3rd <u>---</u> 4th <u>---</u>
State <u>MI</u>	26. Estimated Financial Aid <u>1853</u> .00	32. School Certification (See box on the reverse side.) <u>[Signature]</u>
Zip Code <u>48710</u>	27. Certified Loan Amounts a. Subsidized \$ <u>3500</u> .00 b. Unsubsidized \$ <u>---</u> .00	Signature of Authorized School Official <u>Debra Roberts, SLN</u>
19. Loan Period (Month/Day/Year) From: <u>8-26-96</u> To: <u>4-26-97</u>		Print or Type Name and Title <u>9-27-96</u>
20. Grade Level <u>2</u>		Date <u>---</u>
21. Enrollment Status (Check one.) <input checked="" type="checkbox"/> Full Time <input type="checkbox"/> At Least Half Time		Check box if electronically transmitted to guarantor: <input type="checkbox"/>
22. Anticipated Completion (Graduation) Date (Month/Day/Year) <u>4-30-99</u>		

## Lender Section

To be completed by an authorized lending official.

32. Lender Code/Branch <u>805865</u>	33. Telephone Number <u>---</u>
35. Amount(s) Approved a. Subsidized \$ <u>---</u> .00 b. Unsubsidized \$ <u>---</u> .00	36. Signature of Authorized Lending Official <u>---</u>
	Print or Type Name, Title <u>---</u>

GREAT LAKES HIGHER EDUCATION CORP.  
P.O. BOX 182174  
COLUMBUS OH 43218-2174

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I CERTIFY UNDER PENALTY OF  
PERJURY THAT THIS IS A TRUE  
AND EXACT COPY OF THE  
ORIGINAL PROMISSORY NOTE  
NAME J. Mc Breckin DATE 9-15-09